

Information to identify the case:		
Debtor 1	Marlon E. Youngblood	Social Security number or ITIN xxx-xx-0622
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Lisa R. Baldwin	Social Security number or ITIN xxx-xx-6438
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-20855-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marlon E. Youngblood

Lisa R. Baldwin

10/20/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marlon E. Youngblood
Lisa R. Baldwin
Debtor(s)

Case No. 15-20855-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 20, 2020

User: nsha
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Marlon E. Youngblood, Lisa R. Baldwin, 405 North Holland Avenue, Braddock, PA 15104-1212
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
14011019	+ Aes/pnc Bank, 1200 N 7th St, Harrisburg, PA 17102-1419
14011022	American Coradius International LLC, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244
14011025	+ Atlantic Credit & Finance, c/o Javtich Block & Rathbone, 1100 Superior Avenue 19th Floor, Cleveland, OH 44114-2521
14011026	+ Atlantic Credit and Finance, c/o Frederic I. Weinberg, 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395
14056074	+ Borough of Rankin, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14011030	Citmortgage Inc, 5280 Corp Drive #0002, Frederick, MD 21701
14011034	Duquesne Light Company, c/o Peter J. Ashcroft, Esq., Bernstein Law Firm PC, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
14011035	+ Edwin A. Abrahamsen & Associates, 1729 Pittston Avnue, Scranton, PA 18505-4794
14011041	Lowes/MBGA/GEMB, PO Box 956005, Roswell, GA 30076
14011042	+ Micharl Ratchford, 120 North Keyser Avenue, Scranton, PA 18504-9701
14280394	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Blvd #110, Oklahoma City, OK 73118-6051
14011046	Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
14011048	Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14011052	+ Powers, Kim & Javardian, LLC, 1310 Industrial Blvd., 1st Floor/Suite 101, Southampton, PA 18966-4030
14011053	+ Rankin Boro, Portnoff Law Associates, LTD, PO Box 3020, Norristown, PA 19404-3020
14011054	+ Statewide Credit Association, Po Box 781268, Indianapolis, IN 46278-8268
14011056	+ The Law Offices of Michael K. Sipes, 9381 East Stockton Blvd., Suite 116, Elk Grove, CA 95624-5069
14011057	+ University Of Pittsbur, 127 Thackeray Hall, Pittsburgh, PA 15213-2519
14011058	+ University of Pittsburgh, ATTN LEGAL DEPT, 127 Thackeray Hall, Pittsburgh, PA 15213-2519
14011060	+ Wilksburg-Penn Joint Water Authority, 2200 Robinson Blvd., Pittsburgh, PA 15221-1193
14011061	+ Winchester Thurston School Cit Campus, Financial/Legal Department, 555 Morewood Ave, Pittsburgh, PA 15213-2810
14053018	+ Woodland Hills SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 21 2020 01:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 21 2020 01:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
dft	EDI: IRS.COM	Oct 21 2020 04:43:00	Internal Revenue Service, Office of Chief Counsel, Room 806, Wm. S. Moorhead Federal Bldg., Pittsburgh, PA 15222
cr	EDI: RECOVERYCORP.COM	Oct 21 2020 04:43:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: giglmi@whsd.net		

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		Oct 21 2020 01:55:00	Woodland Hills School District, Administrative Office, 2430 Greensburg Pike, Pittsburgh, PA 15221-3611
14011024	EDI: APPLIEDBANK.COM		
		Oct 21 2020 04:43:00	Applied Card Bank, 4700 Exchange Court, Boca Raton, FL 33431
14011021	+ EDI: AFNIRECOVERY.COM		
		Oct 21 2020 04:43:00	Afni, Inc., Attn: Bankruptcy, PO Box 3097, Bloomington, IL 61702-3097
14011020	EDI: AFNIRECOVERY.COM		
		Oct 21 2020 04:43:00	Afni, Inc., 1310 Martin Luther King Drive, PO Box 3427, Bloomington, IL 61702-3427
14021680	+ EDI: PHINAMERI.COM		
		Oct 21 2020 04:43:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14011023	+ EDI: APPLIEDBANK.COM		
		Oct 21 2020 04:43:00	Applied Card Bank, Attention: Bankruptcy, Po Box 17125, Wilmington, DE 19850-7125
14011027	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 21 2020 01:34:43	CACH, LLC/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco Street, 2nd Floor, Denver, CO 80237-3485
14011028	+ EDI: CITICORP.COM		
		Oct 21 2020 04:43:00	Citifinancial, 300 Saint Paul Pl., Baltimore, MD 21202
14015724	EDI: CITICORP.COM		
		Oct 21 2020 04:43:00	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
14011029	+ EDI: CITICORP.COM		
		Oct 21 2020 04:43:00	Citimortgage Inc, fka First Nationwide Mortgage Corp, 1000 Technology Drive, O Fallon, MO 63368-2240
14011031	+ EDI: COMCASTCBLCENT		
		Oct 21 2020 04:43:00	Comcast, 300 Corliss Street, Pittsburgh, PA 15220-4864
14011032	+ EDI: CCS.COM		
		Oct 21 2020 04:43:00	Credit Collections Srv., Po Box 9134, Needham, MA 02494-9134
14011033	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Oct 21 2020 01:55:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14078658	+ Email/Text: kburkley@bernsteinlaw.com		
		Oct 21 2020 01:55:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14071016	EDI: ECMC.COM		
		Oct 21 2020 04:43:00	ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
14011036	+ Email/Text: bknotice@ercbpo.com		
		Oct 21 2020 01:55:00	Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14011037	+ EDI: PHINAMERI.COM		
		Oct 21 2020 04:43:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14011038	+ EDI: HFC.COM		
		Oct 21 2020 04:43:00	Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
14011040	+ EDI: WFNNB.COM		
		Oct 21 2020 04:43:00	Lane Bryant, 4590 E. Broad Street, Columbus, OH 43213-1301
14033953	EDI: BL-CREDIGY.COM		
		Oct 21 2020 04:43:00	MAIN STREET ACQUISITION CORP., ASSIGNEE, OF HSBC CARD SERVICES (III) INC., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14011043	+ EDI: MID8.COM		
		Oct 21 2020 04:43:00	Midland Credit Management Inc., PO Box 60578, Los Angeles, CA 90060-0578
14011044	+ EDI: MID8.COM		
		Oct 21 2020 04:43:00	Midland Credit Management, Inc, 8875 Aero Drive, San Diego, CA 92123-2255
14011047	+ Email/Text: bankruptcydepartment@tsico.com		
		Oct 21 2020 01:55:00	NCO Financial, PO Box 15618, Wilmington, DE 19850-5618

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14011045	+ Email/Text: bankruptcydepartment@tsico.com	Oct 21 2020 01:55:00	Nco Fin /99, Po Box 15636, Wilmington, DE 19850-5636
14011049	EDI: PRA.COM	Oct 21 2020 04:43:00	Portfolio Rc, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14011050	EDI: PRA.COM	Oct 21 2020 04:43:00	Portfolio Recovery, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
14011051	EDI: PRA.COM	Oct 21 2020 04:43:00	Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
14035399	EDI: RECOVERYCORP.COM	Oct 21 2020 04:43:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14048033	EDI: NEXTEL.COM	Oct 21 2020 04:43:00	Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
14011055	+ Email/Text: EBN_IndianapolisIMC@receivemoremp.com	Oct 21 2020 01:55:00	Statewide Credit Association, 6947 Hillsdale Court, Indianapolis, IN 46250-2054
14011059	+ EDI: VERIZONCOMB.COM	Oct 21 2020 04:43:00	Verizon Pen, Verizon Wireless Department/Attn: Bankru, Po Box 3397, Bloomington, IL 61702-3397

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIMORTGAGE, INC.
cr		Duquesne Light Company
cr		MidFirst BAnk, Aldridge Pite, LLP
cr		MidFirst Bank
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	Borough of Rankin, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14011039	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
jdb	*+	Lisa R. Baldwin, 405 North Holland Avenue, Braddock, PA 15104-1212

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2020 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	

District/off: 0315-2

User: nsha

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on behalf of Debtor Marlon E. Youngblood areese8897@aol.com
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com

Albert G. Reese, Jr.

on behalf of Joint Debtor Lisa R. Baldwin areese8897@aol.com
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com

Albert G. Reese, Jr.

on behalf of Plaintiff Lisa R. Baldwin areese8897@aol.com
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com

Albert G. Reese, Jr.

on behalf of Plaintiff Marlon E. Youngblood areese8897@aol.com
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com

Brian Nicholas

on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com

Catriona Madalyn Coppler

on behalf of Defendant Internal Revenue Service Catriona.M.Coppler@usdoj.gov
eastern.taxcivil@usdoj.gov;James.J.Wilkinson@usdoj.gov

James R. Wood

on behalf of Creditor Borough of Rankin jwood@portnoffonline.com jwood@ecf.inforuptcy.com

Jeffrey R. Hunt

on behalf of Creditor Woodland Hills School District jhunt@grblaw.com cnoroski@grblaw.com

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Jill Manuel-Coughlin

on behalf of Creditor CITIMORTGAGE INC. bankruptcy@powerskirn.com

Katherine M. Reinhart

on behalf of Defendant Internal Revenue Service Katherine.Reinhart@usdoj.gov Eastern.Taxcivil@usdoj.gov

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor Americredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 17